

IN RE: GLORIA ARMAND  
814 CEDAR RIDGE ST.  
HARKER HEIGHTS TX

CASE No.  
08-60350 FM

## FINAL REPORT AND ACCOUNT

SS#1 - XXX-XX-6469  
SS#2 - XXX-XX-0000

THIS CASE IS DISMISSED BEFORE CONFIRMATION

Your trustee has maintained a detailed record of all receipts, including the source or other identification of each receipt and of all disbursements. Copies of these detailed records have been filed with the Court, or are attached hereto, and are incorporated by reference in this report.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for the benefit of creditors. \$ 1200.00

DISBURSEMENTS TO CREDITORS CREDITOR'S NAME	CLASS	AMOUNT ALLOWED	AMOUNT PAID		BALANCE DUE
			PRINCIPAL	INTEREST	
ACADEMY COLLECTION SERVICE	NOT FILED	.00	.00	.00	.00
ALLIED INTERSTATE	NOT FILED	.00	.00	.00	.00
AMERICREDIT FINANCIAL SVCS	I NOT FILED	.00	.00	.00	.00
AMERICREDIT FINANCIAL SVCS	I DIR. - PAY	16150.09	.00	.00	.00
AMERICREDIT FINANCIAL SVCS	I ARREARS C	421.80	.00	.00	421.80
BALCOM LAW FIRM	NOT FILED	.00	.00	.00	.00
BANK OF AMERICA	NOT FILED	.00	.00	.00	.00
BARRETT DAFFIN FRAPPIER TURN	NOT FILED	.00	.00	.00	.00
BARRETT DAFFIN FRAPPIER TURN	NOT FILED	.00	.00	.00	.00
BELL COUNTY TAX APPRAISAL	SECURED	125.33	.00	.00	125.33
CARDMEMBER SVCS	NOT FILED	.00	.00	.00	.00
CITY OF HARKER HEIGHTS	NOT FILED	.00	.00	.00	.00
COUNTRYWIDE HOME LOANS	DIR. - PAY	22094.20	.00	.00	.00
COUNTRYWIDE HOME LOANS	DIR. - PAY	52175.47	.00	.00	.00
COUNTRYWIDE HOME LOANS	ARREARAGE	2931.14	.00	.00	2931.14
COUNTRYWIDE HOME LOANS	ARREARAGE	2404.52	.00	.00	2404.52
CREDIT COLLECTION SRVC	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT MANAGEMENT	NOT FILED	.00	.00	.00	.00
CREDIT SYS INTL INC	NOT FILED	.00	.00	.00	.00
CRESCENT RECOVERY LLC	NOT FILED	.00	.00	.00	.00
CRESCENT RECOVERY LLC	UNSECURED	9772.40	.00	.00	9772.40
CRESCENT RECOVERY LLC	UNSECURED	4476.04	.00	.00	4476.04
D MICHAEL DENDY	NOT FILED	.00	.00	.00	.00
DEBT RECOVERY SOLUTIONS	NOT FILED	.00	.00	.00	.00
EMBARQ YELLOW PAGES	NOT FILED	.00	.00	.00	.00
ENCORE RECEIVABLE MGMT INC	NOT FILED	.00	.00	.00	.00
ENHANCED RECOVERY CORP	NOT FILED	.00	.00	.00	.00

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FIRST USA BANK NA	NOT FILED	.00	.00	.00	.00
GEXA ENERGY	NOT FILED	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	92958.57	.00	.00	92958.57
INTERNAL REVENUE SERVICE	SECURED	170711.75	.00	.00	170711.75
INTERNAL REVENUE SERVICE	UNSECURED	5620.67	.00	.00	5620.67
JAMES M WRIGHT	NOT FILED	.00	.00	.00	.00
JAY R BEATTY	NOT FILED	.00	.00	.00	.00
JFS MARKETING LTD	NOT FILED	.00	.00	.00	.00
MBNA AMERICA	NOT FILED	.00	.00	.00	.00
MCCREARY VESELKA BRAGG ALLEN	NOT FILED	.00	.00	.00	.00
METROPLEX ADVENTIST HOSPITAL	NOT FILED	.00	.00	.00	.00
MIDLAND MORTGAGE	NOT FILED	.00	.00	.00	.00
MIDLAND MORTGAGE CO	DIR.- PAY	25695.81	.00	.00	.00
MIDLAND MORTGAGE CO	ARREARAGE	3182.09	.00	.00	3182.09
MIGUEL REYNA CPA	NOT FILED	.00	.00	.00	.00
MITCHELL N KAY ATTY	NOT FILED	.00	.00	.00	.00
MONTEZ & WILLIAMS PC	NOT FILED	.00	.00	.00	.00
NATIONWIDE RECOVERY SYSTEMS	NOT FILED	.00	.00	.00	.00
NATIONWIDE RECOVERY SYSTEMS	NOT FILED	.00	.00	.00	.00
NCC BUSINESS SERVICES INC	NOT FILED	.00	.00	.00	.00
NCO FINANCIAL SYSTEMS	NOT FILED	.00	.00	.00	.00
OLSON NICOUDE & GUECK	UNSECURED	300.00	.00	.00	300.00
OMNIUM WORLDWIDE	NOT FILED	.00	.00	.00	.00
PALISADES COLLECTION L	NOT FILED	.00	.00	.00	.00
PALISADES COLLECTION L	NOT FILED	.00	.00	.00	.00
PERFORMANCE CAPITAL MGMT	NOT FILED	.00	.00	.00	.00
PITE DUNCAN	NOT FILED	.00	.00	.00	.00
PROGRESSIVE INSURANCE CO	NOT FILED	.00	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	2215.91	.00	.00	.00
SAMS CLUB	NOT FILED	.00	.00	.00	.00
TEX COLLECT	NOT FILED	.00	.00	.00	.00
THE CIT GROUP	DIR.- PAY	105101.08	.00	.00	.00
THE CIT GROUP	ARREARAGE	10311.03	.00	.00	10311.03
TIME WARNER CABLE	NOT FILED	.00	.00	.00	.00
TRAUNER COHEN & THOMAS	NOT FILED	.00	.00	.00	.00
TXU ENERGY	UNSECURED	768.39	.00	.00	768.39
UNIFUND GROUP	NOT FILED	.00	.00	.00	.00
VERICHECK INC	NOT FILED	.00	.00	.00	.00
WACHOVIA MORTGAGE	DIR.- PAY	94685.34	.00	.00	.00
WACHOVIA MORTGAGE	ARREARAGE	10581.40	.00	.00	10581.40
WEINSTEIN & RILEY	NOT FILED	.00	.00	.00	.00
WILSON & WILSON	NOT FILED	.00	.00	.00	.00
WOLPOFF & AMBRAMSON LLP	NOT FILED	.00	.00	.00	.00
GLORIA ARMAND	REFUND	1200.00	1200.00		

## SUMMARY OF CLAIMS ALLOWED AND PAID

SECURED	PRIORITY	GENERAL	LATE	SPECIAL	TOTAL	TOTAL PAID
AMT ALL. 516571.05	92958.57	23153.41		1200.00	636883.03	PRINCIPAL
PRIN PD .00	.00	.00		1200.00	1200.00	AND INT.
INT PAID .00	.00	.00			.00	1200.00



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## OTHER DISBURSEMENTS UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	FEE ALLOWED	FEE PAID
JOSEPH D OLSON	3000.00	.00

## COURT COSTS AND OTHER EXPENSES OF ADMINISTRATION:

FILING FEE	ADDITIONAL CHARGES	TRUSTEE	OTHER
& DEPOSIT	1% OF .25 EA CLAIM RECEIPTS OVER 20	EXP. & COMPENSATION FUND	COST
.00		.00 / .00	.00 .00

WHEREFORE, your Petitioner prays that a Final Decree be entered discharging your Petitioner as Trustee and releasing your Petitioner and the Trustee's surety from any and all liability on account of the within proceedings, and closing the estate, and for such other and further relief as is just.

/s/ Ray Hendren

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RAY HENDREN CH13 TRUSTEE  
8310 CAPITAL OF TX HWY N  
SUITE 475  
AUSTIN TX

78731-0000

CC: US TRUSTEE  
903 SAN JACINTO STE 230

AUSTIN TX 78701-0000